

Information to identify the case:

Debtor 1	Richard D. Cross	Social Security number or ITIN	xxx-xx-6870
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Kimberly M. Cross	Social Security number or ITIN	xxx-xx-0234
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	District of New Jersey	Date case filed in chapter	13 7/5/16
Case number:	16-22957-ABA	Date case converted to chapter	7 3/9/17

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Richard D. Cross	Kimberly M. Cross
2. All other names used in the last 8 years		
3. Address	7376 Woodbury Rd. Mays Landing, NJ 08330	7376 Woodbury Rd. Mays Landing, NJ 08330
4. Debtor's attorney Name and address	Bruno Bellucci III BellucciLaw, P.C. 1201 New Rd. Suite 138 Linwood, NJ 08221	Contact phone 609-601-1500
5. Bankruptcy trustee Name and address	Thomas J Subranni Subranni Zaubler LLC 1624 Pacific Avenue Atlantic City, NJ 08401	Contact phone (609) 347-7000

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . (800) 676-6856	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 856-361-2300 Date: 3/15/17
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	April 20, 2017 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 1423 Tilton Road, Suite 5, Northfield, NJ 08225
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 6/19/17 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Richard D. Cross
 Kimberly M. Cross
 Debtors

Case No. 16-22957-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 309A

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 Total Noticed: 54

Date Rcvd: Mar 15, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 17, 2017.

db/jdb +Richard D. Cross, Kimberly M. Cross, 7376 Woodbury Rd., Mays Landing, NJ 08330-3961
 tr +Thomas J Subranni, Subranni Zaubler LLC, 1624 Pacific Avenue, Atlantic City, NJ 08401-6958
 516273482 +APG Cardiology Group, PO Box 786061, Philadelphia, PA 19178-6061
 516273483 +APG Hospitalists, PO Box 786061, Philadelphia, PA 19178-6061
 516273485 +ARMC Faculty Practice - Pathology, PO Box 8500-5287, Philadelphia, PA 19178-0001
 516273480 +Amcol Systems, PO Box 21625, Columbia, SC 29221-1625
 516273481 +Apex Asset Management, LLC, 2501 Oregon Pike, Ste. 102, Lancaster, PA 17601-4890
 516273484 +Arcadia, PO Box 6768, Reading, PA 19610-0768
 516273487 +Atlantic Emergency Assoc., PO Box 88087, Chicago, IL 60680-1087
 516273488 +Atlantic Heart Rhythm Center, 415 Chris Gaupp Dr Ste C, Absecon, NJ 08205-4440
 516273489 +Atlantic Medical Imaging, LLC, PO Box 1564, Indianapolis, IN 46206-1564
 516273490 +Atlantic Pulmonary & Chritical Care Assoc, 741 South Second Ave., Ste. A, Absecon, NJ 08205-9542
 516273491 +Atlantic Radiologists, 65 W Jimmie Leeds Rd., Absecon, NJ 08205-9403
 516273492 +Atlanticare Regional Medical Center, PO Box 786361, Philadelphia, PA 19178-6361
 516273494 +Community Surgical Supply, PO Box 4686, Toms River, NJ 08754-4686
 516273495 +Complete Collection Services, PO Box 824336, Philadelphia, PA 19182-4336
 516273496 +Gatestone & Co. International, Inc., 1000 N. West St., Ste. 1200, Wilmington, DE 19801-1058
 516273497 +Good Shepherd Penn Partners, 1800 Lombard St., Philadelphia, PA 19146-1414
 516273499 +Jersey Shore Gastroenterology Assoc., 408 Bethel Rd. Ste. E, Somers Point, NJ 08244-2191
 516273500 +KML Law Group, P.C., 216 Haddon Ave., Ste. 406, Collingswood, NJ 08108-2812
 516273501 +LabCorp, PO Box 2240, Burlington, NC 27216-2240
 516273503 +Medical Records Online, Inc., PO Box 61507, King of Prussia, PA 19406-0907
 516432333 +MidFirst Bank, 999 Northwest Grand Boulevard, Oklahoma City, OK 73118-6051
 516273504 +Midland Mortgage, PO Box 26648, Oklahoma City, OK 73126-0648
 516273505 +Nazha Cancer Center, 411 New Rd., Northfield, NJ 08225-1648
 516273506 +Patient Financial Services, 30 Washington Ave., Ste. C-6, Haddonfield, NJ 08033-3341
 516273507 +Penn Medicine, PO Box 824406, Philadelphia, PA 19182-4406
 516273508 +PennCredit, PO Box 988, Harrisburg, PA 17108-0988
 516273509 +Pomona Heating & Cooling, LLC, PO Box 645, Pomona, NJ 08240-0645
 516273512 +Rickart Collection Systems, Inc., PO Box 7242, North Brunswick, NJ 08902-7242
 516273513 +Rowan Medicine, Faculty Practice Plan, PO Box 635, Bellmawr, NJ 08099-0635
 516273514 +Rowan University, PO Box 635, Bellmawr, NJ 08099-0635
 516273515 +Schlee & Stillman, LLC, 50 Tower Office Park, Woburn, MA 01801-2113
 516273516 +Southern Jersey Family Medical Center, 1 North White Horse Pike, Hammonton, NJ 08037-1875
 516390237 U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
 516273518 +US Department of Education, PO Box 69184, Harrisburg, PA 17106-9184
 516273517 +United Telemanagement Corp., PO Box 145465, Cincinnati, OH 45250-5465
 516273521 +Williams Family Medicine, PC, 415 S. Chris Gaupp Dr., Ste. C-2, Absecon, NJ 08205-4440

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: jkearney@belluccilaw.net Mar 15 2017 22:50:23 Bruno Bellucci, III,
 BellucciLaw, P.C., 1201 New Rd., Suite 138, Linwood, NJ 08221

smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 15 2017 22:51:10 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 15 2017 22:51:07 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

516405772 EDI: AIS.COM Mar 15 2017 22:33:00 American InfoSource LP as agent for, Verizon,
 PO Box 248838, Oklahoma City, OK 73124-8838

516488975 EDI: RESURGENT.COM Mar 15 2017 22:33:00 Ashley Funding Services, LLC its successors and,
 assigns as assignee of Laboratory, Corporation of America Holdings,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

516273486 +E-mail/Text: bankruptcy@pepcoholdings.com Mar 15 2017 22:50:50 Atlantic City ELeetric,
 PO Box 13610, Philadelphia, PA 19101-3610

516283641 +E-mail/Text: bankruptcy@pepcoholdings.com Mar 15 2017 22:50:51
 Atlantic City Electric Company, 5 Collins Drive, Suite 2133, Mailstop 84CP42,
 Carneys Point, NJ 08069-3600

516273493 +EDI: BANKAMER2.COM Mar 15 2017 22:33:00 Bank of America, 100 North Tryon St.,
 Charlotte, NC 28255-0001

516273498 +EDI: IIC9.COM Mar 15 2017 22:33:00 IC Systems, Inc., PO Box 64444,
 Saint Paul, MN 55164-0444

516273502 +E-mail/Text: bknotices@mbandw.com Mar 15 2017 22:51:24 McCarthy, Burgess & Wolfe,
 26000 Cannon Rd., Bedford, OH 44146-1807

516273510 +E-mail/Text: bkdepartment@rtresolutions.com Mar 15 2017 22:51:17 Real Time Resolutions,
 PO Box 731940, Dallas, TX 75373-1940

516493641 +E-mail/Text: bkdepartment@rtresolutions.com Mar 15 2017 22:51:17 Real Time Resolutions, Inc.,
 1349 Empire Central Dr, Suite 150, Dallas, TX 75247-4029

516492462 +E-mail/Text: bkdepartment@rtresolutions.com Mar 15 2017 22:51:17
 Real Time Resolutions, Inc., PO Box 35888, Dallas, Texas 75235-0888

516273519 +EDI: VERIZONCOMB.COM Mar 15 2017 22:33:00 Verizon Wireless, 140 West St.,
 New York, NY 10007-2123

District/off: 0312-1

User: admin
Form ID: 309A

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Total Noticed: 54

Date Rcvd: Mar 15, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516318314	EDI: WFFC.COM Mar 15 2017 22:33:00	Wells Fargo Bank N.A.,, d/b/a Wells Fargo Dealer Services, PO Box 19657, Irvine, CA 92623-9657
516273520	+EDI: WFFC.COM Mar 15 2017 22:33:00	Wells Fargo Dealer Services, PO Box 25341, Santa Ana, CA 92799-5341

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516273511 ##+Richard J. Boudreau & Associates, LLC, 6 Manor Parkway, Salem, NH 03079-2841

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 17, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 13, 2017 at the address(es) listed below:

Bruno Bellucci, III on behalf of Debtor Richard D. Cross jkearney@belluccilaw.net,
bbellucci@belluccilaw.net,jrosati@belluccilaw.net,kpalermo@belluccilaw.net,
ddillhoff@belluccilaw.net
Bruno Bellucci, III on behalf of Joint Debtor Kimberly M. Cross jkearney@belluccilaw.net,
bbellucci@belluccilaw.net,jrosati@belluccilaw.net,kpalermo@belluccilaw.net,
ddillhoff@belluccilaw.net
Denise E. Carlon on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel Balboa ecfmail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
John R. Morton, Jr. on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer
Services mortonlaw.bcraig@verizon.net, donnal@mortoncraig.com;mhazlett@mortoncraig.com
Thomas J Subranni trustee@subranni.com,
szauber@subranni.com;desk@subranni.com;NJ84@ecfcbis.com;cwild@subranni.com;Subranni@remote7soluti
ons.com;hinnaurato@subranni.com
Warren S. Jones, Jr. on behalf of Creditor Real Time Resolutions, Inc. wsjonesesq@verizon.net,
bestcasews@gmail.com

TOTAL: 8